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FAX COVER LETTER

March 4, 2005

TO: Examiner Michael Cuff
COMPANY: U.S. Patent and Trademark Office - Art Unit 3627
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FROM: Rudolph P. Hofmann
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EMAIL: RHofmann@oppenheimer.com
RE: U.S. Patent Application No. 09/470,041
Attorney Docket No.: 60021-339701

CERTIFICATE OF FACSIMILE TRANSMISSION

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Janet Byrne

March 4, 2005
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Serial No 09/470,041
In reply to Office Action mailed December 7, 2004
Page 1 of 9

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Ng et al.

Ser. #: 09/470,041

Filed: December 22, 1999

For: INITIATION OF BIDDING IN A
VIRTUAL TRADE FINANCIAL
ENVIRONMENT

Examiner: Cuff, Michael A.

Art Unit: 3627

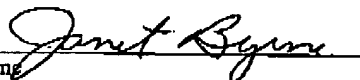
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Janet Byrne



AMENDMENT AND RESPONSE AFTER FINAL

Dear Sir:

This paper is responsive to the Final Office Action dated December 7, 2004 and Advisory
Action dated February 9, 2005.

Amendments to the Claims are reflected in the listing of claims, which begins on
page 2 of this paper.

Remarks begin on page 8 of this paper.